

FAIR HOUSING

Update

Volume 9, Issue 2

April 2004

Fair Housing Center of South Puget Sound

Spring – A Time to Celebrate Fair Housing!

By Dixie Shaw

It's spring again, the season of renewal and time to celebrate Fair Housing Month. Each April throughout the nation, fair housing organizations, both public and private, plan special events and take time to reflect on the laws we enforce and what those laws really mean to each of us. We at the Fair Housing Center of South Puget Sound (FHCSPS) are excited about joining

our fair housing partners in this state as well as the national fair housing movement in celebration! We encourage you to join us in celebration by renewing your commitment to fair housing.

The FHCSPS has several activities scheduled in April in honor of Fair Housing Month. Planned activities include the launch of a media campaign designed to advise consumers of their fair

housing rights and how to file a complaint and the expanded distribution and use of the existing fair housing based English as a Second Language (ESL) curriculum to our neighbors in Oregon and Idaho. A tester appreciation event is also planned to thank our dedicated volunteers.

The FHCSPS is a private, non-profit, Qualified Fair Housing Organization serving residents of western Washington. The mission of the FHCSPS is to assure equal access to housing and other related services to the residents of Washington State. We achieve this purpose through education, investigation, and enforcement of applicable laws. Please contact us at 253-274-9523 (toll free at 888 766-8800) or by e-mail at fhcsp@ix.netcom.com for more information on how we can assist you in furthering fair housing.



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Seniors learn about predatory mortgage lending

Last November, the Seattle Office for Civil Rights visited 6 Seattle-area senior centers across Seattle to talk about predatory mortgage lending. SOCR met with elderly homeowners at the Central Area, Southeast, Wallingford, Greenwood, Northwest and Shoreline Senior Centers to discuss the dangers of dishonest home loans, and to answer people's questions about mortgage issues.

"We talked about all the tricks of the trade," said Angela Ceaser, SOCR's predatory lending specialist. "I think people were surprised at how easy it is to be conned into signing a bad loan."

Predatory lending is dishonest mortgage lending. Predatory loans harm borrowers by making it difficult or impossible for them to keep up with payments. If they miss their payments, they risk losing their homes.

Predatory lenders often prey on people who are cash-poor but rich in home-equity – a definition that applies to many senior citizens. In 2003 seniors represented the

largest percentage of callers to the Seattle Office for Civil Rights about mortgage lending.

Dishonest lenders troll public tax records to net the names of older homeowners who qualify for a senior tax exemption. Bad lenders also may omit the cost of tax and insurance when giving loan estimates, to trick people into thinking they can afford it.

Predatory mortgage lending is also a Fair Housing issue. Predatory lenders often target seniors, immigrants and people of color. Someone targeted for a bad loan based on his/her protected class may be able to file a charge of illegal discrimination.

"The best advice for anyone contemplating a home loan is: *find someone you can trust!*"

Predatory lenders take advantage of people's privacy. You can beat predators at their game by talking to someone else – a neighbor, a family member, a minister or pastor – who can look at the deal with eyes wide open.

"Many older people tend to ask for help when it's too late," said Ceaser. "My message at the senior centers was Don't wait! Talk to someone you trust before you sign on the dotted line."

Seniors have access to other mortgage loan resources. Under the City of Seattle's HomeWise Program, low-to-moderate income homeowners may be eligible for low-interest home improvement loans. (For more information call 206-684-0244 or e-mail tran.frank@seattle.gov.)

A number of organizations offer free counseling and information on home buying, mortgage defaults, reverse mortgages, and other financial issues. For more information call Community Home Ownership Center (CHOC) at 206-587-4355 or the City of Seattle Office for Civil Rights at 206-684-4500.

Have a question about discrimination in Seattle? Call the Seattle Office for Civil Rights at 206-684-4500 (TTY 206-684-4503), or find SOCR on the Web at www.seattle.gov/civilrights.

Free Non-Discrimination Workshops

By Roxanne Vierra, King County Office of Civil Rights

King County has its own anti-discrimination laws that protect county residents from discrimination in employment, housing, public accommodations (for example, theaters, restaurants and stores), and contracting. This civil rights agency enforces the laws when the employer, house or apartment, or business is located in unincorporated King County. King County Office of Civil Rights (OCR) can look into complaints filed by people who feel they have been treated differently because of their race, color, national origin, ancestry, sex, religion, disability, age, and parental status. King County's laws also protect people from unfair treatment based on sexual orientation, marital status, and Section 8 voucher holders, who are not covered by state and federal laws.

Within the housing field, OCR provides "technical assistance" – information and resources via telephone or e-mail to property owners, property managers, tenants and others who have questions about fair housing laws. OCR staff also offer free workshops to community groups, property management companies and others in the real estate industry about OCR services and about antidiscrimination in general. For information about civil rights, OCR services, or to schedule a workshop, call 206-296-7592 (TTY 296-7596) or visit their extensive website at www.metrokc.gov/dias/ocre.

During April, OCR will present several **free** evening workshops throughout King County for anyone who would like to learn more about their rights and responsibilities under

these anti-discrimination laws. Training dates and locations (all workshops are 6:30 to 8:30 pm):

- April 6 -- **Auburn Library**, 1102 Auburn Way South, Auburn
- April 6 -- **Vashon Library**, 17210 Vashon Hwy. S.W., Vashon
- April 14 -- **Maple Valley Library**, 21844 SE 248th Street, Maple Valley
- April 21 -- **Duvall Library**, 15619 NE Main Street, Duvall
- April 22 -- **Snoqualmie Library**, 38580 SE River Street, Snoqualmie
- April 29 -- **White Center Library**, 11220 16th S.W., Seattle

We invite you to attend a workshop in your area!

“Current Trends in Fair Housing”

**The City of Tacoma's 18th Annual Fair Housing Conference
is coming to the Tacoma Sheraton's Convention Center April 21, 2004.**

Time	A	B	C	D
8:00-9:00	Registration			
9:00-9:30	Welcoming Remarks			
9:30-10:00	Guest Speaker			
10:45-11:45	Predatory Lending: What a good loan looks like.	Rules & Policies: Reasonable Accommodation & Service Animals	Top 100 Frequently Asked Questions & Answers for Property Owners and Managers	Crime Free Housing
11:45-1:00	Lunch			
1:00-2:00	Predatory Lending: How to Identify Predatory Activity.	Rules & Policies: Domestic Violence	Top 100 Frequently Asked Questions & Answers for Property Owners and Managers (repeated)	Acceptance Criteria & Customer Service
2:15-3:15	Predatory Lending: What's Being Done?	Rules & Policies: Tenant on Tenant Harassment	Top 100 Frequently Asked Questions & Answers for Property Owners and Managers (repeated)	Advertising
3:15-4:00	Closing Remarks			

The Tacoma Sheraton is located at 1320 Broadway Plaza, Tacoma, Washington 98402. For directions call (253) 572-3200.

City of Tacoma Human Rights and Human Services 18th Annual Fair Housing Conference “Current Trends in Fair Housing” Wednesday, April 21, 2004

Name: _____

Company Name: _____

Mailing Address: _____

City: _____ State _____ Zip Code: _____

Daytime Phone: _____ Fax: _____

e-mail: _____

Please circle the classes you wish to attend:

Session	Time	Class	Class	Class	Class
Session 1	10:45-11:45	A	B	C	D
Session 2	1:00-2:00	A	B	C	D
Session 3	2:15-3:15	A	B	C	D

Will you need an accommodation for a disability?

☐ Interpreter ☐ Signer ☐ Other _____

Make checks payable to:

City Treasurer for \$65 if registering prior to April 1, 2004.

After April 1, 2004, and at the door, \$75

City of Tacoma Human Rights and Human Services
747 Market St., Suite 836,
Tacoma, WA 98402

(253) 591-5151 • fax: (253) 591-5050

The Tacoma Sheraton is located at 1320 Broadway Plaza,
Tacoma, Washington 98402. For directions call (253) 572-3200.

Upcoming Events

March 17 & 18, 2004

Crime Free Housing Program

City of Tacoma

Central Wastewater Treatment Facility

Transmission Conference Room

2201 Portland Avenue

Tacoma, Wa 98421

8 a.m. - 5 p.m.

For additional information contact Mary

Beth Riggs at 253-591-5160

April 28, 2004

Fair Housing Training

Provided by HUD, WSHRC, SOCR, and

KCOCR

Jackson Federal Building

South Auditorium, 4th Floor

915 Second Avenue, Seattle, WA

9 a.m. - Noon

For additional information or to register,

contact Haberdan West at

206-296-7592



City of Tacoma

Human Rights and Human Services Department

747 Market Street, Room 836

Tacoma, WA 98402-3779

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How to reach us

Fair Housing Center of

South Puget Sound

253-274-9523 / 1-888-766-8800

TTY 253-274-9523

King County Office of Civil Rights

206-296-7592, TTY 206-296-7596

Website: www.metrokc.gov/dias/ocre

Northwest Fair Housing Alliance

509-325-2665 / 1-800-200-FAIR

Seattle Office for Civil Rights

206-684-4500, TTY 206-684-4503

Website: www.cityofseattle.net/civilrights

Tacoma Human Rights and

Human Services Dept.

253-591-5151, TTY 253-591-5153

Website: www.cityoftacoma.org/HRHS

U.S. Dept. of Housing &

Urban Development

206-220-5170, TTY 206-220-5185

Website: www.hud.gov/offices/fheo

Washington State

Human Rights Commission

360-753-6770 / 1-800-233-3247

TTY 1-800-300-7525

Website: www.wa.gov/hrc

About this publication

The Washington State Fair Housing

Update is a quarterly publication of Fair

Housing Assistance Program (FHAP)

Agencies and non-profit fair housing

organizations

The City of Tacoma's 18th Annual Fair Housing Conference is coming to the Tacoma Sheraton's Convention Center April 21, 2004.

"Current Trends in Fair Housing"

Don't miss this annual event! This year's conference is bound to please property managers, real estate agents, real estate investors, mortgage lenders and more. Come and learn about predatory lending, how to recognize it, how to avoid it and what you can do about it. Predatory Lending will be taught by a former predatory lending investigator, and current broker and owner of Integrity Mortgage Solutions of Tacoma, Angela Ceaser. This class is a must for anyone wishing to purchase real estate or who is involved in real estate transactions.

Do you have specific Fair Housing questions? Karen Peirola will be presenting the Top 100 Frequently Asked Questions & Answers for Property Owners and Managers. Walk away with your own personal copy of this resource which will serve you for years to come.

Questions on Reasonable Accommodations and Service Animals will be addressed by the regions best authority on this subject,

Judith Keeler, who is the Director of the Fair Housing Office for the Northwest/Alaska Area of HUD. She is responsible for the overall enforcement of the requirements of the Federal Fair Housing act and related civil rights statutes in the states of Washington, Oregon, Idaho and Alaska.

Enjoy a full day of Fair Housing education with these topics and more! Clover Park Technical College staff will be there to register those wishing to receive 6.5 continuing education clock hours, which are included in the cost of the conference. Lunch will be provided.

If you've never been, you don't know what you're missing! Register today, seating is limited. For more information or to obtain a registration form call Tacoma Human Rights & Human Services at (253) 591-5151, or go to www.metrokc.gov/dias/ocre/register.pdf.

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